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July 23, 2001

Assistant Commissioner for Patents
Washington, D.C. 20231

Re: *U.S. Patent Application Serial No. 09/825,366*
Filed: April 4, 2001
For: ***System, Method and Apparatus for International
Financial Transactions***
Inventors: Ronald Szoc, et al.
Attorney Docket No.: 06133.0003.NPUS01

Sir:

The following documents are forwarded for appropriate action by the U.S. Patent and Trademark Office:

1. Response to Notice to File Missing Parts of Nonprovisional Application
2. Executed Declaration and Power of Attorney
3. Substitute Drawings (Figs. 1-3, 4a-4b, 5a-5c, 6-8);
4. Check No. 357672 for \$1,206 to cover
 \$1,076.00 Application Filing Fees, including excess claims
 \$ 130.00 Surcharge for Late Declaration and Drawings
5. Return Receipt Postcard.

It is respectfully requested that the attached postcard be stamped with the date of filing of these documents, and that it be returned to our courier.

The U.S. Patent and Trademark Office is hereby authorized to charge any fee, or credit any overpayment, to our Deposit Account No. 08-3038. If extensions of time under 37 C.F.R. § 1.136 other than those otherwise provided for herewith are required to prevent abandonment of the present patent application, then such extensions of time are hereby petitioned, and any fees therefor are hereby authorized to be charged to our Deposit Account No. 08-3038. A duplicate copy of this letter is enclosed.

Respectfully submitted,

Derek J. Jardieu (Reg. No. 44,483)

Enclosures